

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 16-32726-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mark Smith 905 Woodland Avenue Union, NJ 07083	Pamjoi Smith aka Joy Smith, aka Joyce Smith 905 Woodland Avenue Union, NJ 07083
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Social Security No.:

xxx-xx-4329	xxx-xx-8757
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Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on December 1, 2017.

On 5/4/18 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Stacey L. Meisel on:

Date: June 13, 2018  
Time: 09:00 AM  
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,  
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: May 7, 2018  
JAN: dmc

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Mark Smith  
 Pamjoi Smith  
 Debtors

Case No. 16-32726-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 41

Date Rcvd: May 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2018.

db/jdb +Mark Smith, Pamjoi Smith, 905 Woodland Avenue, Union, NJ 07083-7712  
 cr +Robertson, Anschutz & Schneid, P.L., Bankruptcy Department, 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853  
 cr +Seterus, Inc., as authorized sub-servicer for Fede, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640  
 516522969 +AHS Overlook Med Ctr Opins 3 c/o, P.D.A.B Inc, 66 Ford Road Suite 114, Denville, NJ 07834-1300  
 516522970 +Atlantic Health Systems, Po Box 35611, Newark, NJ 07193-5611  
 516522971 #+Capital One c/o, Eltman Law, PC, 101 Hudson St Ste 2702, Jersey City, NJ 07302-3929  
 516522972 +City of Elizabeth, Department of Public Works, 50 Winfield Scott Plaza, Elizabeth, NJ 07201-2408  
 516522974 +Cornell Hall Care & Rehabilitatiton Cent, c/o Romano & Romano, Esqs, 573 Bloomfield Avenue, Verona, NJ 07044-1818  
 516522976 +Enterprise Recovery Sys, 840 S. Front Age Rd, Woodridge, IL 60517-4900  
 516522978 +FIA c/o Weinberg & Assoc, 1200 Laurel Oak Road ste 104, Voorhees, NJ 08043-4317  
 516522977 +Fedloan Servicing, Po Box 60610, Harrisburg, PA 17106-0610  
 516522982 +LVNV Funding c/o, Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725-5710  
 516522981 +Liberty Water, Po box 371852, Pittsburgh, PA 15250-7852  
 516522983 +North Jersey Pediatric Orthopeadic, 140 Chestnut Street, Ste 201, Ridgewood, NJ 07450-2536  
 516522984 +Overlook at Union Imaging c/o, Summit Radiology Assoc, Po Box 1259, Port Chester, NY 10573-8000  
 516522985 +Powers Kirn, 9 East Stow Road, Ste C, Marlton, NJ 08053-3159  
 516522986 #+Progressive Financial Services, Inc, Po Box 22083, Tempe, AZ 85285-2083  
 516753195 +Seterus Inc. as servicer for Federal National Mort, P.O. Box 1047, Hartford, CT 06143-1047  
 516522988 +Seterus c/o Stern Lavinthal, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640  
 516522989 +Summit Radological Asso., dba Westfield Imaging Center, Po Box 460, Summit, NJ 07902-0460  
 516522990 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit, 5005 N. River Blvd NE, Cedar Rapids, IA 52411)  
 516624577 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 516719328 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
 516522991 +Union EMA, Po Box 417442, Boston, MA 02241-7442  
 516522994 +Verizon Wireless c/oMRS, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
 516727246 Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700  
 516522995 +Wells Fargo Home Mortgage, Po Box 10335, Des Moines, IA 50306-0335  
 516522996 +Wells Fargo Mortgage, Po Box 6423, Carol Stream, IL 60197-6423

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 07 2018 23:47:02 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 07 2018 23:47:01 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516522968 +E-mail/Text: bankruptcydepartment@tsico.com May 07 2018 23:47:48 ADT Security c/o Transworld Systems, 507 Prudential Rad, Horsham, PA 19044-2308  
 516596769 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 07 2018 23:51:22 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
 516522973 E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com May 07 2018 23:47:37 Comcast, Po Box69, Newark, NJ 07101-0069  
 516522975 +E-mail/Text: bankruptcy.bnc@ditech.com May 07 2018 23:46:50 DiTech Financial, LLC, PO Box 6172, Rapid City, SD 57709-6172  
 516705394 E-mail/Text: bankruptcy.bnc@ditech.com May 07 2018 23:46:50 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154  
 516522979 E-mail/Text: cio.bnccmail@irs.gov May 07 2018 23:46:39 Internal Revenue Service, Po Box 7346, Philadelphia, PA 19101-7346  
 516522980 E-mail/Text: JCAP\_BNC\_Notices@jcapi.com May 07 2018 23:47:14 Jefferson Capital Systems, LLC, 16 McLeand Road, Saint Cloud, MN 56303  
 516748933 E-mail/PDF: resurgentbknotifications@resurgent.com May 07 2018 23:41:20 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516522992 +E-mail/Text: bankruptcygroup@ugcorp.com May 07 2018 23:47:27 United Guaranty, 230 North Elm Street, Greensboro, NC 27401-2417  
 516754779 +E-mail/Text: bankruptcygroup@ugcorp.com May 07 2018 23:47:27 United Guaranty Residential Ins Co of NC, PO Box 20327, Greensboro, NC 27420-0327  
 516522993 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 07 2018 23:46:20 Verizon Wireless, Po Box 26055, Minneapolis, MN 55426-0055

TOTAL: 13

District/off: 0312-2

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 41

Date Rcvd: May 07, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
517167551\* Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
Rapid City, South Dakota 57709-6154  
516522987 ##+Seterus, Po Box 2008, Grand Rapids, MI 49501-2008

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable.  
Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed.  
The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 09, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2018 at the address(es) listed below:

Bruce W. Radowitz on behalf of Joint Debtor Pamjoi Smith bradowitz@comcast.net, r45676@notify.bestcase.com  
Bruce W. Radowitz on behalf of Debtor Mark Smith bradowitz@comcast.net, r45676@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Jeanette F. Frankenberg on behalf of Creditor SETERUS INC., as servicer for FEDERAL NATIONAL MORTGAGE ASSOCIATION cmecf@sternlav.com  
Jeanette F. Frankenberg on behalf of Creditor Seterus, Inc., as authorized sub-servicer for Federal National Mortgage Association ('Fannie Mae'), a corporation organized and existing under the laws of the United States of America cmecf@sternlav.com  
Laura M. Egerman on behalf of Creditor Ditech Financial LLC bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Marie-Ann Greenberg magecf@magrtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirkn.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirkn.com  
TOTAL: 11